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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
10/791,028	03/02/2004	Jay S. Walker	03-018	1255	
22927 WALKED DIC	7590 09/25/200 GITAL MANAGEMEN		EXAMINER HOTALING, JOHN M		
2 HIGH RIDG	E PARK	I, LEC			
STAMFORD,	CT 06905	4	ART UNIT	PAPER NUMBER	
			3714		
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)	
	10/791,028	WALKER ET AL.	
Office Action Summary	Examiner	Art Unit	
	John M. Hotaling II	3714	
The MAILING DATE of this communication app Period for Reply	pears on the cover sheet with the c	orrespondence ad	ldress
A SHORTENED STATUTORY PERIOD FOR REPL' WHICHEVER IS LONGER, FROM THE MAILING D. Extensions of time may be available under the provisions of 37 CFR 1.1 after SIX (6) MONTHS from the mailing date of this communication. If NO period for reply is specified above, the maximum statutory period of Failure to reply within the set or extended period for reply will, by statute Any reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b).	ATE OF THIS COMMUNICATION 36(a). In no event, however, may a reply be tir will apply and will expire SIX (6) MONTHS from the cause the application to become ABANDONE	N. nely filed the mailing date of this c D (35 U.S.C. § 133).	
Status			
1) Responsive to communication(s) filed on 27 F	ebruary 2007.		
•	s action is non-final.		
3) Since this application is in condition for alloware closed in accordance with the practice under E			e merits is
Disposition of Claims	•		
4) ☐ Claim(s) 1-8,15 and 33-43 is/are pending in the 4a) Of the above claim(s) is/are withdray 5) ☐ Claim(s) is/are allowed. 6) ☐ Claim(s) 1-8,15 and 33-43 is/are rejected. 7) ☐ Claim(s) is/are objected to. 8) ☐ Claim(s) are subject to restriction and/or are subject.	wn from consideration.		
Application Papers			
9) ☐ The specification is objected to by the Examine	er.		
10) ☐ The drawing(s) filed on is/are: a) ☐ acc	epted or b) objected to by the	Examiner.	
Applicant may not request that any objection to the	= : :		·
Replacement drawing sheet(s) including the correct 11) The oath or declaration is objected to by the Ex			
Priority under 35 U.S.C. § 119			
12) ☐ Acknowledgment is made of a claim for foreign a) ☐ All b) ☐ Some * c) ☐ None of:	priority under 35 U.S.C. § 119(a)-(d) or (f)	
 Certified copies of the priority document 	ts have been received.		
2. Certified copies of the priority document			
3. Copies of the certified copies of the prio		ed in this National	Stage
application from the International Burea * See the attached detailed Office action for a list		ed.	
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Attachment(s)			
1) Notice of References Cited (PTO-892)	4) Interview Summary		
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 3) Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date <u>2/27/07</u>. 	Paper No(s)/Mail D 5) Notice of Informal I 6) Other:		

U.S. Patent and Trademark Office PTOL-326 (Rev. 08-06) Application/Control Number: 10/791,028

Art Unit: 3714

DETAILED ACTION

Claim Rejections - 35 USC § 112

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

Claims 15 and 37, 39, 40-43 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Claims 15 and 37, 39, 40-43 were amended on 7/7/2005.

There is no support in the original specification to support the amended claims.

No where in the specification is there any mention of the term ratio or how that ratio applies or would be used.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1, 2, 5-8, and 33-41 are rejected under 35 U.S.C. 103(a) as being unpatentable over Betmaker.com. Betmaker.com teaches of method for players to make bets on various events. A balance of funds is established for a player (See Betmaker.com, "FAQ player accounts"). A wager amount is determined for a game. For example, there are minimum wager amounts required (See Betmaker.com "about betmaker"). The system determines whether the wager amount is greater than a predetermined amount. For example, the system will not accept bets less than the minimum bet and will only accept bets greater than zero (which can be considered the predetermined amount); therefore, the computer system checks to make sure the bet is greater than the minimum bet amount and zero (See Betmaker.com "FAQ"). This is an inherent feature in computerized betting systems. All computer betting systems run a variety of checks to ensure that a proper amount is being bet, i.e. an amount that is allowed by the betting program. Therefore a confirmation message is displayed if the wager amount is greater than the predetermined amount. For example, a confirmation message is displayed if the player meets the minimum bet (See Betmaker.com "Buywagering") [claims 1, 33, 34]. A computer betting system would not display a confirmation message to confirm a bet if the bet is improper or not allowed by the betting program. Consequently, once again it is inherent that the computer betting systems check to make sure a valid bet is placed prior to allowing a player to confirm the bet. The game comprises a plurality of plays. For example, football and baseball involve plays in game play (See Betmaker.com) [claim 2]. The wager amount required corresponds to a plurality of plays (See Betmaker.com "parlays") [claim 5].

The wager amount required corresponds to a predetermined period of time (See Betmaker.com "singles", "general rules") [claim 6]. For example, the player wagers on a specific time limit for the sporting event. The confirmation message comprises a confirmation screen (See Betmaker.com "Buy-wagering") [claim 7]. The confirmation screen comprises at least one selectable location (See Betmaker.com "Buy-wagering) [claim 8]. It is inherent to the Betmaker system that it includes a computer with a processor and a computer readable medium storing instructions configured to direct a processor to perform the aforementioned method [claims 33, 34]. All on-line betting web sites require a computer, processor and program in order to function. The Betmaker system involves on-line bet placing which requires a computer and software to function. Betmaker.com also discloses that when a player makes a wager, the display shows the available balance left after the bet and the amount of money at risk (See Betmaker.com Examples I & II under Buy Wagering). Therefore, the confirmation message includes an indication of the wager amount compared to the balance of funds [claim 36]. The predetermined amount corresponds to a predetermined ratio (See Betmaker.com FAQ) [claim 39]. For example, the minimum wager for Internet wagering is \$6. That is a predetermined ratio of 6:1. Therefore, the predetermined ratio is not less than one half [claim 40]. As stated above it is inherent that Betmaker.com includes a processor and a computer readable medium in communication with the processor which stores instructions configured to direct the processor to perform a method (See Betmaker.com) [claim 41]. The system determines a balance available for a player to wager and determines a wager amount required for

the game (See Betmaker.com Buy Wagering, FAQ). A confirmation message is displayed every time a valid bet is entered. Therefore, the confirmation message is displayed if the determined ratio is greater than a predetermined ratio which is $1/\infty$. Betmaker.com also discloses that when a player makes a wager, the display reads the available balance left after the bet and the amount of money at risk (See Betmaker.com Examples I & II under Buy Wagering). Therefore, the confirmation page clearly indicates the cost to play the game, i.e. amount at risk, and the available balance. At the time the invention was made it would have been an obvious matter of design choice to a person of ordinary skill in the art to display the cost/wager to play the game as a percentage/ratio of an available balance because Applicant has not disclosed that the display of a percentage/ratio provides an advantage, is used for a particular purpose, or solves a stated problem (claim 35). Betmaker.com lacks in specifically stating that the confirmation page has the presentation of a ratio of amount wagered to amount bet, instead Betmaker.com provides the information on a plurality of confirmation pages the place bet screen and what is referred to above as the receipt which shows the amount available to the amount bet. One of ordinary skill in the art, furthermore, would have expected Applicant's invention to perform equally well with the display of the available balance and the amount of money at risk because the same information is being communicated to the player in order for them to confirm the bet. Therefore, it would have been an obvious matter of design choice to modify Betmaker.com to obtain the invention as claimed. It is further noted that to have the predetermined ratio be not less than one half would also have been obvious to a

person of ordinary skill in the art. By displaying a confirmation message only when a player is betting a significant portion of their available balance ensures that the person actually knows the potential risk of the bet before they place the bet. Once players see how much they are actually wagering, they may reconsider the bet and want to withdrawal it. Consequently, by verifying that a player actually wants to make the bet, the wagering site can escape liability for a player losing a wager.

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Claims 3, 4 and 15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Betmaker.com in view of Walker, U.S. Patent No. 6,077,163. Betmaker.com lacks in disclosing that the game comprises a flat rate or a prepaid session. Walker discloses a gaming machine in which the game comprises a flat rate session and a prepaid session (See Walker abstract) [claims 3 & 4]. It would have been obvious to one of ordinary skill in the art at the time the invention was made to have the users of Betmaker.com prepay for a flat rate session by prepaying or by paying for a flat rate session a player only has to wager once for multiple games and is not burdened with constantly having to wager for other games. For example it would have been obvious that, a player could wager \$100 to be divided up among 10 games in Betmaker.com. Betmaker.com teaches of the player confirming the confirmation information (See Betmaker.com "Buy-wagering"). By having the player confirm the wager, the player makes sure that they have wagered what they wanted to and if they accidentally make a wager, they have a chance to cancel it before they are liable for the wager. Therefore the act of confirming a wager provides additional protection for the player. Betmaker.com also discloses that when a player makes a

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wager, the display reads the available balance left after the bet and the amount of money at risk (See Betmaker.com Examples I & II under Buy Wagering). Therefore, the confirmation page clearly indicates the cost to play the game, i.e. amount at risk, and the available balance [claim 15]. At the time the invention was made it would have been an obvious matter of design choice to a person of ordinary skill in the art to display the cost to play the game as a percentage of an available balance because Applicant has not disclosed that the display of a percentage provides an advantage, is used for a particular purpose, or solves a stated problem. One of ordinary skill in the art, furthermore, would have expected Applicant's invention to perform equally well with the display of the available balance and the amount of money at risk because the same information is being communicated to the player in order for them to confirm the bet. Therefore, it would have been an obvious matter of design choice to modify Betmaker.com to obtain the invention as specified in claims 15.

Walker discloses a method of receiving a request to initiate play of a game at a gaming machine (See Walker col. 4 lines 6-10). The device determines whether to present confirmation information to a player. If confirmation is to be presented to the player, the device determines the confirmation to present and presents it to the player (See Walker col. 14 lines 67-68; col. 15 lines 1-9). A credit balance associated with the player is decremented and play is initiated (See Walker col. 15 lines 19). In determining whether to present the confirmation information to the player. The device determines the cost to play the game and determines whether the cost to play the game is greater than a predetermined cost (See Walker col. 14 lines 67-68; col. 15 lines 1-9)

[claim 15].

Response to Argument

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Appellant's arguments filed have been fully considered but they are not persuasive.

Betmaker.com teaches and suggests displaying a confirmation message if the wager amount is greater than the predetermined amount where the confirmation page is displayed to the player with a plurality of different details about the terms and conditions of the bet. Additionally Betmaker states that "Online bets are not guaranteed unless the customer receives a confirmation message." Which is bullet 3 on page 6 of the NPL dated (4/4/05). The Examiner notes that "minimum bet" is the smallest amount of money that needs to be wagered in order to constitute a valid bet. Betmaker.com clearly indicates that \$6 is the minimum Internet bet required in order to have the transaction processed (page 3 bullet 3 of NPL 4/4/05) titled flexibility). The Examiner notes that it is inherent in on-line wagering systems that a betting website will not process bets that do not meet certain requirements, i.e. some amount of money has been bet (the bet is greater than zero) or the player has bet at least the minimum bet required. This is the same for most websites with a confirmation page where you review your purchase before you hit pay. After you hit pay you get a additional confirmation message or page called a receipt. Betmaker also provides you with a receipt as shown in pages 13-15 where the examples how you that once a bet is placed an available balance and an amount at risk is shown. Betmaker.com as outlined above teaches providing a confirmation page with information as to the amount of the bet and the account status. Additionally, and for arguments sake only, in a reference not used in the rejection Sarno US Patent 6,024,641 8:20-27 discloses the use of confirmation pages used with an interactive lottery system and specifically that a confirmation page shows a selection display a time play display and purchase information and in some preferred embodiments, the numbers and or characters selected by the player can no longer be changed once the player has accessed the confirmation page.

The applicant argues that there is "emphatically no teaching or suggestion that a player must meet a minimum bet in order to facilitate the display of the confirmation page" and that it is not inherent that the computer system checks to make sure a valid bet is placed prior to allowing a player to confirm a bet. The examiner counters that if it is a written policy that a minimum bet must be 6 dollars it would not be advantageous to build a system that accepts less that the minimum bet and would only be disadvantageous to build a system that does not work or provides errors. The examiner has determined by reading the prior art that if the system only allows for a minimum bet to be made then only a minimum bet may be confirmed and presented on the confirmation page.

With respect to the claim limitation that the confirmation message includes an indication of the wager amount compared to the balance of funds the Betmaker.com system involves on-line bet placing which requires a computer and software to function.

Betmaker.com also discloses that when a player makes a wager, the display

reads the available balance left after the bet and the amount of money at risk (See Betmaker.com Examples I & II under Buy Wagering). Therefore, the confirmation message includes an indication of the wager amount compared to the balance of funds [claim 36].

With respect to the applicants arguments relative to the predetermined ratio please see the 112 rejection above. Additionally displaying the amount in the account / the amount wagered as noted above is a predetermined ratio reflecting the status of the account which is predetermined upon the confirmation of the wager and that this could easily be seen by the player to be a percentage of the wager.

Citation of Pertinent Prior Art

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Sarno '641 discloses confirmation pages used with a internet game system

Tiegh et al '429 discloses a bet matching system with a confirmation page

Aronin '650 lottery system with confirmation page

Hannan et al '627 lottery system with confirmation page

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to John M. Hotaling II whose telephone number is (571) 272 4437. The examiner can normally be reached on Mon-Thurs 7:30-6.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Xuan Thai can be reached on (571) 272 3507. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

September 19, 2007

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